

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:

MARK GRABER  
DAWN M GRABER  
Debtors

Case No. 06-08211

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/11/2006.
- 2) The plan was confirmed on 10/03/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/01/2008.
- 5) The case was dismissed on 10/31/2008.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 89,150.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$74,140.96
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$74,140.96**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,513.28
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,513.28**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	350.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	1,500.00	1,371.94	1,371.94	1,291.26	92.38
ASPIRE VISA	Unsecured	1,675.00	1,656.15	1,656.15	0.00	0.00
AURORA EMERGENCY ASSOCIATES	Unsecured	150.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	220.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	475.00	NA	NA	0.00	0.00
CREDIT RECOVERY INC	Unsecured	75.00	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	175.00	NA	NA	0.00	0.00
FAST CASH	Unsecured	400.00	NA	NA	0.00	0.00
FOREST GRABER	Secured	9,000.00	9,000.00	9,000.00	5,305.23	0.00
I C COLLECTION SERVICE	Unsecured	575.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	260.00	NA	NA	0.00	0.00
MATCO TOOLS	Secured	7,000.00	7,000.00	7,000.00	2,496.39	834.06
MATCO TOOLS	Unsecured	NA	4,181.56	4,181.56	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	350.00	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	9,500.00	9,500.00	9,500.00	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	3,000.00	3,000.00	3,000.00	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	NA	0.00	44,073.50	44,073.50	0.00
NATIONAL CITY MORTGAGE	Secured	NA	14,000.00	14,000.00	14,000.00	0.00
NATIONWIDE CREDIT & COLLECTION	Unsecured	195.00	NA	NA	0.00	0.00
PELLETTIERI & ASSOC	Unsecured	1,000.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	350.00	334.07	334.07	0.00	0.00
PREMIER FEDERAL CREDIT UNION	Unsecured	450.00	NA	NA	0.00	0.00
PROVENA HOME HEALTH	Unsecured	175.00	NA	NA	0.00	0.00
SNAP ON CREDIT	Unsecured	NA	692.95	692.95	0.00	0.00
SNAP ON CREDIT	Secured	5,000.00	5,000.00	5,000.00	1,950.01	584.85
THE WISH CENTER	Unsecured	1,550.00	NA	NA	0.00	0.00
VAN RU CREDIT	Unsecured	100.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$44,073.50	\$44,073.50	\$0.00
Mortgage Arrearage	\$12,500.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,371.94	\$6,596.49	\$92.38
All Other Secured	\$26,000.00	\$18,446.40	\$1,418.91
<b>TOTAL SECURED:</b>	<b>\$92,945.44</b>	<b>\$69,116.39</b>	<b>\$1,511.29</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,864.73</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,513.28</u>	
Disbursements to Creditors	<u>\$70,627.68</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$74,140.96</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/15/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.